

THOMAS D. NAGLE
222 East A Street
Suite 100
Yakima, WA 98901
(509)457-5700

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF WASHINGTON

)
Edward & Esther Villanueva,
) Case No. 10-06337-FLK13
Debtor.
)
) MODIFICATION OF PLAN &
) CERTIFICATE OF NO ADVERSE
) EFFECT
)

Comes now the Debtor(s) above-named and modifies the Chapter 13 Plan in this case as follows:

Debtors' attorney fees shall be paid at the rate of \$74.00 per month concurrent with payments to continuing creditors.

Debtors shall pay directly the pre-petition arrearage owed to HAPO Credit Union on its secured claim.

All other aspects of the plan remain unchanged. It is certified that the modified plan proposes to be completed within five (5) years after the time that the first payment under the original plan was due.

Dated: January 05, 2011

/S/ THOMAS D. NAGLE
THOMAS D. NAGLE (WSBA 12769)
Attorney for Debtor(s)

MODIFICATION OF PLAN & CERTIFICATE
OF NO ADVERSE EFFECT – PAGE 1

CERTIFICATE OF NO ADVERSE AFFECT

The undersigned certifies that the foregoing modification of the Debtors' proposed Chapter 13 Plan will have no adverse affect on any entity entitled to payment as a priority or secured creditor under Debtors' proposed Chapter 13 Plan because it does not diminish, delay, or in any manner alter any payments to creditors entitled to payment as secured or priority creditors under the proposed Plan.

Dated: January 05, 2011

/S/ THOMAS D. NAGLE
THOMAS D. NAGLE (WSBA 12769)
Attorney for Debtor(s)

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